In the Claims:

1.(currently amended) A N-dimensional biometric security system comprising

a station for receiving ~~input~~ information representative of a user from ~~a~~ the user ~~representative of the user~~ and generating a signal responsive thereto;

a first data base having a plurality of words and language rules for generating one-time challenge phrases corresponding to the user and a session access request;

a second data base having biometric models of the user therein; and

a controller to receive and validate said signal as representative of the user, said controller communicating with said first data base for generating and delivering a randomly generated challenge phrase ~~at~~ to said station for the user to speak in response to validation of said signal, and said controller communicating with said station

to receive a spoken response and to generate a second signal representative of the spoken response,

to process said second signal ~~by automatic speech recognition (ASR) for ASR matching to validate the the voice information used~~ for speaker recognition and to issue a first validation signal in ~~repsonse~~ response to matching between said second signal and said stored biometric model, ~~and~~

to process said second signal to verify the voice information used for speech recognition and to issue a second validation signal in ~~repsonse~~ response to matching between said second signal and said challenge phrase, and

to validate the spoken response to said selected challenge phrase as representative of the user in response to receiving said first validation signal and said second validation signal.

2.(currently amended) A method of identifying and validating a user comprising the steps of

initially inputting information representative of the user at a station;

generating a signal responsive to the information;

receiving and validating the signal as representative of the user;

thereafter generating and delivering a randomly generated one-time challenge phrase at said station for the user to speak in response to validation of said signal;

generating a second signal representative of the spoken response to said challenge phrase; ~~and~~

thereafter receiving and ~~validating~~ simultaneously processing the second signal for speaker verification and for speech recognition and issuing a first validation signal in response to speaker verification and a second validation signal in response to speech recognition; and

validating the second signal as representative of the user in response to issuance of said first validation signal and said second validation signal.

3. (canceled)

4. (currently amended) A N-dimensional biometric security system comprising

a station for receiving input information from a user representative of the user and generating a first signal responsive thereto;

a first data base for storing a plurality of words and language rules for generating one-time challenge phrases corresponding to the user and a session access request ~~stored word phrases~~;

a second data base for storing a biometric model of each of a multiplicity of

users; and

a controller for receiving and validating ~~comparing~~ said first signal as representative of one of a multiplicity of users ~~to the stored biometric model and for validating said first signal as representative of the user in response to a match between said first signal and said stored biometric model~~, said controller being operatively connected to said first data base to generate and deliver a one-time randomly generated challenge phrase ~~randomly select and forward one of said stored word phrases~~ to said station in response to said first signal ~~to said station as a challenge phrase~~ for the user to speak,

said controller communicating with said station to receive and compare a spoken response to said challenge phrase ~~to~~ with said challenge phrase to verify said spoken response as matching said challenge phrase and to compare ~~at least part of~~ said spoken response to the stored biometric ~~models~~ model of a user and for validating said spoken response as representative of the user in response to a match between said spoken response and said stored biometric model of the user, said controller issuing an authentication signal in response to a verification of said spoken response as matching said challenge phrase and a validation of said spoken response as representative of the user.

5. (currently amended) A method of identifying and validating a user comprising the steps of

receiving information ~~from a user~~ representative of a user from the user at an input station and generating a first signal responsive thereto;

storing a plurality of ~~stored word phrases~~ words and language rules for

generating one-time challenge phrases corresponding to the user and a session access request in a first data base;

storing a biometric model of each of a multiplicity of users in a second data base;

~~receiving and comparing said first signal to the stored biometric models to validate said first signal as representative of one of said users in response to a match between said first signal and said stored biometric models;~~

~~randomly selecting~~ generating and forwarding ~~one of said stored word phrases~~ a one-time word phrase to said station in response to said first signal ~~to said station~~ as a challenge phrase for the user to speak;

comparing a spoken response to said challenge phrase to verify said spoken response as matching said challenge phrase;

comparing ~~at least part of~~ said spoken response to the stored biometric models for validating said spoken response as representative of said one of said users in response to a match between said spoken response and said stored biometric model of said one of said users; and

issuing an authentication signal in response to a verification of said spoken response as matching said challenge phrase and a validation of said spoken response as representative of said one of said users.

6. (currently amended) A method as set forth in claim 2 wherein ~~the~~ a user additionally selects ~~one of said stored word phrases as said~~ a word phrase as a private and personal challenge phrase.

7. (new) A method as set forth in claim 5 wherein a user additionally selects a word phrase as a private and personal challenge phrase.